

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)	<i>Complete if Known</i>	
	Application Number	10/574,546
	Filing Date	October 10, 2004
	First Named Inventor	Saar Wilf
	Group Art Unit	3685
	Examiner Name	James Nigh
Sheet 1 of 1		Attorney Docket No: 2043.560US1

US PATENT DOCUMENTS				
Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate
	US-5,883,810	03/16/1999	Franklin, D. C, et al.	09/24/1997
	US-6,157,707	12/05/2000	Baulier, Gerald D, et al.	04/02/1999
	US-6,783,065	08/31/2004	Spitz,, C. P, et al.	03/12/2001

FOREIGN PATENT DOCUMENTS				
Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T ¹

OTHER DOCUMENTS – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
	Statement in accordance with the Notification from the European Patent Office dated 1 October 2007 concerning business methods, <u>XP002456252</u> , (1 October, 2007), 592-593	
	GHOSH, et al., "Credit Card Fraud Detection witha Neural-Network", <u>IEEE</u> , (1994), 621-630	
	PIAS, et al., "Securingthe Internet Metering and Billing", <u>IIEE</u> , (2002), 1603-1607	
	RICHARDSON, ROBERT, "Neural Networks Compared to Statistical Techniques", <u>IIEE</u> , (1997), 89-95	
	WAGGONER., DARREN, "New Strides in Fraud-Free Online Shopping Collections & CreditRisk.", (2002). 20. 22 and24	

EXAMINER

/James Nigh/

DATE CONSIDERED

01/18/2010

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant is to place a check mark here if English language Translation is attached

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /J.N./